	C	Certificate of Notice	Page 1 of 5		
Information to id			. ago <b>=</b> 0. <b>c</b>		
Debtor 1:	Konstadino Vrahnos		Social Security number or ITIN:	xxx-xx-0912	
	First Name Middle Name Last Name	ime	EIN:		
Debtor 2: (Spouse, if filing)	Dawn Vrahnos		Social Security number or ITIN:	xxx-xx-4815	
	First Name Middle Name Last Name	ime	EIN:		
United States Bankruptcy Court: District of New Jersey			Date case filed for chapter:	13	7/9/18
Case number:	18-23721-MBK				

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the reduced from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Konstadino Vrahnos	Dawn Vrahnos
2.	All other names used in the last 8 years		aka Dawn Zielinski
3.	Address	533 Elwood Street Forked River, NJ 08731	533 Elwood Street Forked River, NJ 08731
4.	<b>Debtor's attorney</b> Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732–341–3800
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.">www.pacer.gov.</a> . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 7/10/18

For more information, see page 2

## Case 18-23721-MBK Doc 6 Filed 07/12/18 Entered 07/13/18 00:37:06 Desc Imaged Certificate of Notice Page 2 of 5

Debtor Konstadino Vrahnos and Dawn Vrahnos

Case number 18-23721-MBK

#### Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must

attend. Creditors may attend, but are not

required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your

#### August 9, 2018 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

#### Location:

Chapter 13 Standing Trustee - Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

#### 8. Deadlines

case being dismissed.

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### Deadline to file a complaint to challenge dischargeability of certain debts:

## You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

#### Filing deadline: 10/9/18

#### Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 9/17/18

Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim supplies the creditors to the juricities of the bankruptcy court, with consequences a lawyer can explain

claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you

Filing deadline: 30 days after the

conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately

#### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case

#### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

#### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

## Case 18-23721-MBK Doc 6 Filed 07/12/18 Entered 07/13/18 00:37:06 Desc Imaged

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re: Konstadino Vrahnos Dawn Vrahnos Debtors Case No. 18-23721-MBK Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Jul 10, 2018 Form ID: 309I Total Noticed: 88

Notice by Jul 12, 20	first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on					
db/jdb	+Konstadino Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323					
517634965 517634969	ACS Support, PO Box 7051, Utica, NY 13504-7051 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061					
517634970	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437 Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816					
517634975 517634978	Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518					
517634978	Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051					
517634994	++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311					
	(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)					
517634995	Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816					
517634996 517634997	Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610					
517634998	FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184					
517635000 517635003						
517635004						
517635007 517635021						
517635021	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411					
517635020	<pre>Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,</pre>					
517635031	TRENTON NJ 08646-0245					
	(address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation,					
517635029	Trenton, NJ 08695-0283) Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438					
517635030	Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000					
517635041 517635040	+Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd,					
	Fords, NJ 08863-1985					
517635043	U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609					
_	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.					
aty	E-mail/Text: bkclient@straffilaw.com Jul 10 2018 21:40:53 Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755					
tr	E-mail/Text: bnc@russotrustee.com Jul 10 2018 21:41:00 Albert Russo,					
smg	Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853 E-mail/Text: usanj.njbankr@usdoj.gov Jul 10 2018 21:40:56 U.S. Attorney, 970 Broad St.,					
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534					
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 10 2018 21:40:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,					
517634967	Newark, NJ 07102-5235 E-mail/Text: amscbankruptcy@adt.com Jul 10 2018 21:40:59 ADT Security Services,					
317034907	PO Box 371878, Pittsburgh, PA 15250-7878					
517634966	E-mail/Text: bknotices@conduent.com Jul 10 2018 21:41:00 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401					
517634968	EDI: PHINAMERI.COM Jul 11 2018 01:38:00 Americredit/Gm Financial, Attn: Bankruptcy,					
517634971	PO Box 183853, Arlington, TX 76096-3853 EDI: CAPITALONE.COM Jul 11 2018 01:38:00					
31/0349/1	Richmond, VA 23238-1119					
517634972	EDI: CAPITALONE.COM Jul 11 2018 01:38:00     Capital One,    Attn: Bankruptcy,    PO Box 30285, Salt Lake City, UT  84130-0285					
517634973	EDI: CAPONEAUTO.COM Jul 11 2018 01:38:00 Capital One Auto Finan, 3901 Dallas Pkwy,					
	Plano, TX 75093-7864					
517634974	EDI: CAPONEAUTO.COM Jul 11 2018 01:38:00     Capital One Auto Finance,    Attn: Bankruptcy,					
517634976	EDI: CHASE.COM Jul 11 2018 01:38:00					
517634977	Wilmington, DE 19850-5298 EDI: CHASE.COM Jul 11 2018 01:38:00 Chase Card Services, Correspondence Dept,					
F17624070	PO Box 15298, Wilmington, DE 19850-5298					
517634979	+EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789					
517634980	EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Express, PO Box 182789,					
517634981	Columbus, OH 43218-2789 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Express, Attn: Bankruptcy Dept,					
	PO Box 182125, Columbus, OH 43218-2125					
517634982	EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789					
517634983	EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Mandees, Attn: Bankruptcy Dept,					
517634984	PO Box 182125, Columbus, OH 43218-2125 +EDI: WFNNB.COM Jul 11 2018 01:38:00					
	Columbus, OH 43218-2789					

# Case 18-23721-MBK Doc 6 Filed 07/12/18 Entered 07/13/18 00:37:06 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0312-3 User: admin Page 2 of 3 Date Rcvd: Jul 10, 2018 Form ID: 309I Total Noticed: 88

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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517634985
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                                                              Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
                  PO Box 182125, Columbus, OH 43218-2125
                 EDI: WFNNB.COM Jul 11 2018 01:38:00
517634986
                                                              Comenity/Fashion Bug, Attn: Bankrutptcy Dept,
                  PO Box 18215,
                                    Columbus, OH
                                                   43218
517634987
                  EDI: WFNNB.COM Jul 11 2018 01:38:00
                                                              Comenitybank/New York, Attn: Bankruptcy Dept,
                  PO Box 182125,
                                     Columbus, OH 43218-2125
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                                                              Comenitybank/Ny&Co, PO Box 182789,
517634988
                  Columbus, OH 43218-2789
517634989
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                                                              Comenitycb/ulta, PO Box 182120,
                  Columbus, OH 43218-2120
517634990
                 E-mail/Text: ebn@barnabashealth.org Jul 10 2018 21:40:57
                                                                                     Community Medical Center,
                  PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
                 EDI: RCSFNBMARIN.COM Jul 11 2018 01:38:00
517634992
                                                                    Credit One Bank N.A.,
                                                                                               ATTN: Bankruptcy,
                  PO Box 98873, Las Vegas, NV 89193-8873
                 E-mail/Text: bankruptcy.bnc@ditech.com Jul 10 2018 21:40:54
PO Box 6172, Rapid City, SD 57709-6172
EDI: BLUESTEM Jul 11 2018 01:38:00 Fingerhut, Bankruptcy
Saint Cloud, MN 56303-0820
517634993
                                                                                       Ditech, Attn: Bankruptcy,
                                                            Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
517634999
517635001
                 E-mail/Text: info@fullcirclecollectionsllc.com Jul 10 2018 21:40:59
                 Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438 EDI: PHINAMERI.COM Jul 11 2018 01:38:00 Gm Financial, PO Box 1811
                                                                  Gm Financial, PO Box 181145,
517635002
                  Arlington, TX 76096-1145
                 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Jul 10 2018 21:40:58
517635005
                  Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
                 E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Jul 10 2018 21:41:01
517635006
                 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, EDI: CBSKOHLS.COM Jul 11 2018 01:38:00 Kohls/Capi
                                                                             Hazelwood, MO 63042-2429
517635008
                                                                 Kohls/Capital One,
                                                                                        Kohls Credit,
                                                                                                         PO Box 3120.
                Milwaukee, WI 53201-3120
+EDI: CBSKOHLS.COM Jul 11 2018 01:38:00
                                                                                 N56 W 17000 Ridgewood Dr,
517635009
                                                               Kohls/capone,
                  Menomonee Falls, WI 53051-7096
517635010
                  EDI: RESURGENT.COM Jul 11 2018 01:38:00
                                                                  Lvnv Funding LLC,
                                                                                        PO Box 1269,
                  Greenville, SC 29602-1269
517635012
                 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54
                                                                                   M & T Bank,
                                                                                                 Attn: Bankruptcy,
                  PO Box 844, Buffalo, NY 14240-0844
517635011
                 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54
                                                                                   M & T Bank,
                                                                                                  PO Box 7678,
                  Buffalo, NY 14240
                 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54 Buffalo, NY 14203-1420
517635013
                                                                                  M&T Bank, 1 Fountain Plz Fl 4,
517635014
                 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54
                                                                                   M&T Credit Services,
                 Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748 EDI: MERRICKBANK.COM Jul 11 2018 01:38:00 Merrick Bank Corp, PO Box 920
517635016
                  Old Bethpage, NY 11804-9001
                 EDI: MERRICKBANK.COM Jul 11 2018 01:38:00
517635017
                                                                    Merrick Bank/Cardworks,
                                                                                               Attn: Bankruptcy,
                  PO Box 9201, Old Bethpage, NY 11804-9001
517635018
                 EDI: MID8.COM Jul 11 2018 01:38:00
                                                            Midland Funding, 2365 Northside Dr Ste 30,
                San Diego, CA 92108-2709
+EDI: MID8.COM Jul 11 2018 01:38:00
517635019
                                                            Midland Funding, LLC, 8875 Aero Drive, Suite 200,
                  San Diego, CA 92123-2255
517635022
                 EDI: NESF.COM Jul 11 2018 01:38:00
                                                             National Enterprise Systems,
                                                                                              29125 Solon Road,
                 Solon, OH 44139-3442
Fax: 407-737-5634 Jul 10 2018 21:57:28
517635023
                                                                 Ocwen Loan Servicing,
                                                                                          Attn: Research/Bankruptcy,
                  1661 Worthington Rd Ste 100,
                                                    West Palm Beach, FL 33409-6493
                  EDI: AGFINANCE.COM Jul 11 2018 01:38:00
517635024
                                                                              PO Box 1010,
                                                                  Onemain,
                  Evansville, IN 47706-1010
517635026
                 EDI: AGFINANCE.COM Jul 11 2018 01:38:00
                                                                  Onemain Financial,
                                                                                          6801 Colwell Blvd,
                  Irving, TX 75039-3198
                 EDI: AGFINANCE.COM Jul 11 2018 01:38:00
517635027
                                                                  Onemain Financial,
                                                                                         Attn: Bankruptcy,
                 601 NW 2nd St, Evansville, IN 47708-1013 EDI: AGFINANCE.COM Jul 11 2018 01:38:00
517635028
                                                                   Onemain Financial,
                                                                                         Attn: Bankruptcy,
                  PO Box 3251,
                                  Evansville, IN 47731-3251
517635025
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                                                                  Onemain Financial,
                                                                                          PO Box 9001122,
                  Louisville, KY 40290-1122
                  EDI: RMSC.COM Jul 11 2018 01:38:00
517635033
                                                             Syncb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
                 Orlando, FL 32896-5060
EDI: RMSC.COM Jul 11 2018 01:38:00
517635035
                                                             Syncb/Walmart, PO Box 965024,
                 Orlando, FL 32896-5024
EDI: RMSC.COM Jul 11 2018 01:38:00
517635032
                                                             Syncb/lord & Tay, PO Box 965015,
                  Orlando, FL 32896-5015
                 EDI: RMSC.COM Jul 11 2018 01:38:00
517635034
                                                             Syncb/paypal Smart Con, PO Box 965005,
                  Orlando, FL 32896-5005
517635036
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                                                             Synchrony Bank,
                                                                              Attn: Bankruptcy, PO Box 965060,
                  Orlando, FL 32896-5060
                 EDI: RMSC.COM Jul 11 2018 01:38:00
517635037
                                                             Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept,
                 PO Box 965060, Orlando, FL 32896-5060
EDI: RMSC.COM Jul 11 2018 01:38:00 Syn
517635038
                                                             Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
                 PO Box 965060, Orlando, FL 32896-5060
EDI: WTRRNBANK.COM Jul 11 2018 01:38:00
517635039
                                                                  Td Bank USA/Targetcred, PO Box 673,
                  Minneapolis, MN 55440-0673
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# Case 18-23721-MBK Doc 6 Filed 07/12/18 Entered 07/13/18 00:37:06 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Jul 10, 2018 Form ID: 3091 Total Noticed: 88

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517635042 +E-mail/Text: bankruptcydepartment@tsico.com Jul 10 2018 21:40:59 Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 63

517635044 EDI: ECMC.COM Jul 11 2018 01:38:00 U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408

517635045 EDI: BLUESTEM Jul 11 2018 01:38:00 Webbank/fingerhut, 6250 Ridgewood Rd,

Saint Cloud, MN 56303-0820 517635047 EDI: WFFC.COM Jul 11 2018 01:38:00 Wellsfargo, Attn: Bankruptcy, PO Box 9210,

Des Moines, IA 50306-9210

517635046 EDI: WFFC.COM Jul 11 2018 01:38:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2018 at the address(es) listed below:

NONE. TOTAL: 0